

## REMARKS

Claims 1-20, 22, 24-33, 35-54, and 56 are pending after this amendment.

Applicants have amended claims 1, 8, 10, 15, 19, 22, 24-33, 35, 37-39, 42-44, 47, 49, 51-53, and 56 in order to more particularly define the invention. The amendments were not necessitated by the claim rejections. Applicants make no admission as to the patentability or unpatentability of the originally filed claims.

Applicants have canceled claims 21, 23, 34, 55, and 57.

Applicants have amended the title to be more descriptive of the invention.

The amendments and remarks presented herein are in response to the Office Action dated October 23, 2002, in which the Examiner rejected claims 1-57 under 35 U.S.C. §102(e) as being unpatentable over Walker et al., U.S. Patent No. 5,884,274, and in which the Examiner further rejected claims 1, 10, 15, 19, 22, 24, 26, 29, 32, 35, 44, 49, 53, and 56 under 35 U.S.C. §102(b) as being unpatentable over "Pacific Exchange Rate Service Retrieval Interface" or "Oanda Currency Converter."

On December 10, 2002, the Examiner and the Applicants' representative conducted a telephone interview to discuss the pending Office Action. On December 12, 2002, a follow-up telephone interview took place. Applicants thank the Examiner for the opportunity to discuss the case in such a manner.

In the course of the interviews, the Examiner and the Applicants' representative discussed proposed claim amendments substantially representative of the amendments introduced herein. The Examiner agreed that none of the cited references discloses or anticipates the claims as amended.

The Examiner further suggested additional amendments to provide additional physical effect for the method claims. Applicants have amended the claims herein in accordance with the suggestions.


Accordingly, Applicants respectfully submit that claims 1-20, 22, 24-33, 35-54, and 56 are patentably distinct over the references cited.

On the basis of the above amendments, consideration of this application and the early allowance of all claims herein are requested.

Favorable action is solicited. Should the Examiner wish to discuss the above amendments, or if the Examiner believes that further contact with Applicants' representative would help to advance the prosecution of this case to finality, the Examiner is invited to telephone the undersigned at the number given below.

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Attachment: Claim Revisions

09/428,284

AMENDED CLAIMS WITH MARKINGS TO SHOW CHANGES MADE

(AMENDMENT B)

In the claims:

1           1. In a computer-implemented system for managing financial transactions, a  
2 method for applying an exchange rate to convert a transaction from a first currency  
3 to a second currency, comprising:

4           receiving, by a computer system, a financial transaction, including a  
5           date and a transaction amount in the first currency;

6           accessing, by the computer system, an electronically stored plurality of  
7           historical exchange rates for the first currency with respect to  
8           the second currency, each historical exchange rate corre-  
9           sponding to a time period;

10          responsive to the date of the received financial transaction correspond-  
11          ing to a time period of one of the historical exchange rates,  
12          automatically selecting, by the computer system, [one of] the  
13          [stored] historical exchange rate[s responsive to the date of the  
14          financial transaction and to the time periods of the stored ex-  
15          change rates]; [and]

16 responsive to the date of the received financial transaction not corre-  
17 sponding to a time period of one of the historical exchange  
18 rates, automatically selecting, by the computer system, a histori-  
19 cal exchange rate having the most recent time period among  
20 available historical exchange rates having time periods prior to  
21 the date of the received financial transaction;  
22 automatically applying, by the computer system, the selected historical  
23 exchange rate to the received financial transaction, to derive a  
24 converted transaction amount in the second currency; and  
25 performing at least one of the steps of:  
26 storing the converted transaction amount in a storage medium;  
27 and  
28 outputting the converted transaction amount.

1 8. The method of claim 1, [further comprising] wherein outputting the con-  
2 verted transaction amount comprises:

3 generating a report including the converted transaction amount; and  
4 outputting the generated report.

1 10. In a computer-implemented system for managing financial transactions, a  
2 method for applying exchange rates, comprising:

3 receiving, by a computer system, a plurality of financial transactions,  
4 each financial transaction including a date and a transaction  
5 amount in a first currency;

6 for each of at least a subset of the received financial transactions:

7 responsive to the date of the received financial transaction cor-  
8 responding to a date of a stored historical exchange rate  
9 from an electronically stored plurality of historical ex-  
10 change rates, automatically obtaining, by the computer  
11 system, [an] the corresponding historical exchange rate;  
12 responsive to the date of the received financial transaction not  
13 corresponding to a date of a stored historical exchange  
14 rate from an electronically stored plurality of historical  
15 exchange rates, automatically obtaining, by the computer  
16 system, a historical exchange rate having the most recent  
17 date among available historical exchange rates having  
18 dates prior to the date of the received financial transac-  
19 tion;

20 automatically applying, by the computer system, the obtained  
21 historical exchange rate to the transaction to derive a  
22 transaction amount in a second currency;

23 electronically storing, by the computer system, the derived

24 transaction amount in the second currency; and

25 electronically storing, by the computer system, the obtained his-

26 torical exchange rate in an exchange rate table.

1 15. A computer-implemented method for generating a financial report in-  
2 cluding at least two transactions, comprising:

3 retrieving, by a computer system, a first transaction including a first

4 date, a first transaction amount in a first currency, and a first

5 historical exchange rate for the first currency, responsive to the

6 first date;

7 retrieving, by the computer system, a second transaction including a

8 second date, a second transaction amount in a second currency,

9 and a second historical exchange rate for the second currency,

10 responsive to the second date;

11 automatically applying, by the computer system, the first historical ex-

12 change rate to the first transaction to obtain a first converted

13 amount in a home currency;

14 automatically applying, by the computer system, the second historical

15 exchange rate to the second transaction to obtain a second con-

16 verted amount in the home currency; and

17                   outputting, by the computer system, a report including the converted  
18                   amounts in the home currency;

19                   wherein each historical exchange rate corresponds to a time period, and

20                   wherein retrieving each historical exchange rate comprises:

21                   responsive to the date of the transaction corresponding to a time pe-

22                   riod of one of the historical exchange rates, retrieving the his-

23                   torical exchange rate having a time period corresponding to the

24                   date of the transaction; and

25                   responsive to the date of the transaction not corresponding to a time

26                   period of one of the historical exchange rates, retrieving the his-

27                   torical exchange rate having the most recent time period among

28                   available historical exchange rates having time periods prior to

29                   the date of the transaction.

1                   19. A software product for managing financial transactions, comprising:

2                   an exchange rate table for storing a plurality of historical exchange

3                   rates for a currency, each historical exchange rate corresponding

4                   to a time period; and

5                   a user interface comprising a [screen for displaying] display of histori-

6                   cal exchange rate information, the information comprising a



7 plurality of exchange rates obtained from the exchange rate ta-  
8 ble; and  
9 an exchange rate code module for causing a computer system to per-  
10 form the steps of:  
11 automatically selecting a historical exchange rate from the ex-  
12 change rate table; and  
13 automatically applying the selected historical exchange rate to a  
14 transaction; and  
15 at least one of the steps of:  
16 storing the converted transaction amount in a storage  
17 medium; and  
18 outputting the converted transaction amount;  
19 wherein the transaction has a date, and wherein automatically select-  
20 ing the historical exchange rate comprises:  
21 responsive to the date of the transaction corresponding to a time  
22 period of one of the historical exchange rates, selecting  
23 the historical exchange rate having a time period corre-  
24 sponding to the date of the transaction; and  
25 responsive to the date of the transaction not corresponding to a  
26 time period of one of the historical exchange rates, select-  
27 ing the historical exchange rate having the most recent

28 time period among available historical exchange rates  
29 having time periods prior to the date of the transaction.

1 22. In a computer-implemented system for managing financial transactions, a  
2 user interface for applying exchange rates to financial transactions, comprising:  
3 a first user interface element for receiving user entry of [entering] a fi-  
4 nancial transaction including a date; and  
5 a second user interface element for:  
6 displaying, by a computer system, a default value for an ex-  
7 change rate, the default value corresponding to one se-  
8 lected from the group consisting of;  
9 a historical exchange rate having a time period corre-  
10 sponding to the date of the financial transaction;  
11 and  
12 a historical exchange rate having a time period that is the  
13 most recent among available historical exchange  
14 rates having time periods prior to the date of the  
15 financial transaction; and  
16 receiving, by the computer system, at least one of user entry of  
17 and user selection of [entering] an exchange rate for the  
18 financial transaction.

1        24. A computer-implemented system for applying multiple exchange rates,  
2 comprising:  
3        a list of currencies;  
4        for each currency, a list of historical exchange rates, each exchange rate  
5        corresponding to a time period;  
6        a transaction register, for storing transaction records, each of at least a  
7        subset of the transaction records; [including an exchange rate;  
8        and]  
9        a transaction input [screen] interface for [entering] receiving user entry  
10        of at least one transaction[s] for storage in the transaction regis-  
11        ter, each transaction having a date[, and for obtaining and dis-  
12        playing an exchange rate from the list of exchange rates accord-  
13        ing to a date of a transaction, for storage in the transaction regis-  
14        ter]; and  
15        an exchange rate selector for automatically selecting, for at least a sub-  
16        set of the entered transactions, an exchange rate from the list of  
17        historical exchange rates by:

18 responsive to the date of the entered transaction corresponding  
19 to a time period of one of the historical exchange rates,  
20 selecting the historical exchange rate; and  
21 responsive to the date of the entered transaction not corre-  
22 sponding to a time period of one of the historical ex-  
23 change rates, selecting a historical exchange rate having  
24 the most recent time period among available historical  
25 exchange rates having time periods prior to the date of  
26 the entered transaction;  
27 and wherein the transaction input interface displays the selected ex-  
28 change rate;  
29 and wherein the transaction register stores the selected exchange rate  
30 in the corresponding transaction record.

1 25. The computer-implemented system of claim 24, further comprising:  
2 a report generator, coupled to the transaction register, for generating a  
3 report including at least one transaction record, the report [ap-  
4 plying] including the exchange rate of the transaction record.

1 26. A computer-implemented system for applying multiple exchange rates,  
2 comprising:

3 an exchange rate storage device, for storing a plurality of historical ex-  
4 change rates for converting a first currency to a second cur-  
5 rency, each exchange rate corresponding to a time period;  
6 a transaction storage device, for electronically storing at least one fi-  
7 nancial transaction in the first currency, including a date;  
8 an exchange rate selector, coupled to the exchange rate storage device,  
9 for automatically selecting, for at least one stored financial  
10 transaction, an exchange rate from the plurality of historical ex-  
11 change rates by:  
12 responsive to the date of the financial transaction corresponding  
13 to a time period of one of the stored historical exchange  
14 rates, selecting the historical exchange rate; and  
15 responsive to the date of the financial transaction not corre-  
16 sponding to a time period of one of the stored historical  
17 exchange rates, selecting a historical exchange rate hav-  
18 ing the most recent time period among available stored  
19 historical exchange rates having time periods prior to the  
20 date of the financial transaction; and  
21 a transaction display, coupled to the transaction storage device and to  
22 the exchange rate [storage device] selector, for automatically  
23 applying [one of] the selected stored exchange rate[s] to the at

24 least one stored financial transaction [according to the date of  
25 the financial transaction and the time period of the exchange  
26 rate] to obtain at least one value in the second currency, and for  
27 displaying the at least one value.

1 27. The computer-implemented system of claim 26, wherein the transaction  
2 storage device stores the financial transaction including the applied exchange rate.

1 28. The computer-implemented system of claim 26, further comprising:  
2 a report generator, coupled to the transaction storage device, for gen-  
3 erating a report including the financial transaction in the second  
4 currency.

1 29. A computer-implemented system for applying an exchange rate to con-  
2 vert a transaction from a first currency to a second currency, comprising:  
3 an input device, for receiving at least one financial transaction, the fi-  
4 nancial transaction including a date and a transaction amount in  
5 a first currency;  
6 an exchange rate retrieval device, for automatically selecting and ob-  
7 taining an exchange rate [for the first currency with respect to  
8 the second currency,] for the received financial transaction, and

9 for applying the exchange rate to convert the transaction  
10 amount to the second currency; and  
11 a transaction storage device, for storing the received at least one finan-  
12 cial transaction including the date and at least one selected from  
13 the group consisting of the obtained exchange rate and the con-  
14 verted transaction amount;  
15 wherein the exchange rate retrieval device selects the exchange rate  
16 from a plurality of stored historical exchange rates, each stored  
17 exchange rate having a time period, by:  
18 responsive to the date of the received financial transaction cor-  
19 responding to a time period of one of the historical ex-  
20 change rates, selecting the historical exchange rate;  
21 responsive to the date of the received financial transaction not  
22 corresponding to a time period of one of the historical  
23 exchange rates, selecting a historical exchange rate hav-  
24 ing the most recent time period among available histori-  
25 cal exchange rates having time periods prior to the date  
26 of the received financial transaction.

1 30. The computer-implemented system of claim 29, further comprising:

an exchange rate table, coupled to the exchange rate retrieval device,  
for storing the obtained exchange rate and the date.

31. The computer-implemented system of claim 29, further comprising:

a report generator, coupled to the transaction storage device, for generating a report including the financial transaction.

32. A computer-implemented system for generating a financial report, including at least two transactions, comprising:

an exchange rate application device, for obtaining a first exchange rate for a first transaction, obtaining a second exchange rate for a second transaction, automatically applying the first exchange rate to the first transaction to obtain a first converted amount, and automatically applying the second exchange rate to the second transaction to obtain a second converted amount; and  
a report generation module, coupled to the exchange rate application device, for developing and formatting a report including the converted amounts; and  
an output device, coupled to the report generation module, for outputting the formatted report;



14 wherein the exchange rate application device obtains each exchange

15 rate for each transaction from a plurality of stored historical ex-

16 change rates, each stored exchange rate having a time period,

17 by:

18 responsive to the date of the transaction corresponding to a time

19 period of one of the historical exchange rates, obtaining

20 the historical exchange rate; and

21 responsive to the date of the transaction not corresponding to a

22 time period of one of the historical exchange rates, ob-

23 taining a historical exchange rate having the most recent

24 time period among available historical exchange rates

25 having time periods prior to the date of the transaction.

1 33. The computer-implemented system of claim 32, further comprising:

2 a transaction storage device, for storing at least two financial transac-

3 tions, and an associated exchange rate for each financial transac-

4 tion[;

5 wherein the exchange rate application device obtains the first exchange rate

6 and the second exchange rate by retrieving an exchange rate from a stored transac-

7 tion].

1        35. A computer program product [comprising a computer-usable medium  
2        having computer-readable code embodied therein] for applying an exchange rate to  
3        convert a transaction from a first currency to a second currency in a financial trans-  
4        action management system, comprising:

5                a computer readable medium; and

6                computer program code, encoded on the medium, for controlling a

7                processor to perform the operations of:

8                [computer-readable program code devices configured to cause a  
9                computer to receive] receiving a financial transaction, in-  
10                cluding a date and a transaction amount in the first cur-  
11                rency;

12                [computer-readable program code devices configured to cause a  
13                computer to] accessing an electronically stored plurality  
14                of historical exchange rates for the first currency with re-  
15                spect to the second currency, each historical exchange  
16                rate corresponding to a time period;

17                [computer-readable program code devices configured to cause a  
18                computer to] responsive to the date of the received finan-  
19                cial transaction corresponding to a time period of one of  
20                the historical exchange rates, automatically selecting [one

21 of] the [stored] historical exchange rate[s responsive to  
22 the date of the financial transaction and to the time peri-  
23 ods of the stored exchange rates]; [and]  
24 responsive to the date of the received financial transaction not  
25 corresponding to a time period of one of the historical  
26 exchange rates, automatically selecting, by the computer  
27 system, a historical exchange rate having the most recent  
28 time period among available historical exchange rates  
29 having time periods prior to the date of the received fi-  
30 nancial transaction;  
31 [computer-readable program code devices configured to cause a  
32 computer to] automatically applying the selected histori-  
33 cal exchange rate to the received financial transaction, to  
34 derive a converted transaction amount in the second cur-  
35 rency; and  
36 performing at least one of the steps of:  
37 storing the converted transaction amount in a storage  
38 medium; and  
39 outputting the converted transaction amount.

1           37. The computer program product of claim 35, further comprising computer  
2 program code, encoded on the medium, for controlling a processor to perform the  
3 operation of:

4           [computer-readable program code devices configured to cause a com-  
5 puter to store] storing the received financial transaction includ-  
6 ing the date, the transaction amount, and the selected exchange  
7 rate.

1           38. The computer program product of claim 35, further comprising computer  
2 program code, encoded on the medium, for controlling a processor to perform the  
3 operation of:

4           [computer-readable program code devices configured to cause a com-  
5 puter to receive] receiving input overriding the applied ex-  
6 change rate, the input comprising a second exchange rate.

1           39. The computer program product of claim 38, further comprising computer  
2 program code, encoded on the medium, for controlling a processor to perform the  
3 operation of:

4           [computer-readable program code devices configured to cause a com-  
5 puter to store] storing the second exchange rate and a corre-  
6 sponding time period in the stored plurality of exchange rates.

1           42. The computer program product of claim 35, further comprising computer  
2 program code, encoded on the medium, for controlling a processor to perform the  
3 operations of:

4           [computer-readable program code devices configured to cause a com-  
5 puter to generate] generating a report including the converted  
6 transaction amount; and  
7           [computer-readable program code devices configured to cause a com-  
8 puter to] outputting the generated report.

1           43. The [method] computer program product of claim 42, wherein the report  
2 is selected from the group consisting of:

3           a capital gains report;  
4           a transaction report; and  
5           an investment report.

1           44. A computer program product [comprising a computer-usable medium  
2 having computer-readable code embodied therein] for applying multiple exchange  
3 rates in a financial transaction management system, comprising:

4           a computer readable medium; and  
5           computer program code, encoded on the medium, for controlling a  
6           processor to perform the operations of:

7 [computer-readable program code devices configured to cause a  
8 computer to receive] receiving a plurality of financial  
9 transactions, each financial transaction including a date  
10 and a transaction amount in a first currency; and  
11 [computer-readable program code devices configured to cause a  
12 computer to], for each of at least a subset of the received  
13 financial transactions:  
14 [obtain an ] responsive to the date of the received finan-  
15 cial transaction corresponding to a date of a stored  
16 historical exchange rate from an electronically  
17 stored plurality of historical exchange rates, auto-  
18 matically obtaining the corresponding historical  
19 exchange rate;  
20 responsive to the date of the received financial transac-  
21 tion not corresponding to a date of a stored his-  
22 torical exchange rate from an electronically stored  
23 plurality of historical exchange rates, automati-  
24 cally obtaining a historical exchange rate having  
25 the most recent date among available historical  
26 exchange rates having dates prior to the date of  
27 the received financial transaction;

28                    automatically applying the obtained historical exchange  
29                    rate to the transaction to derive a transaction  
30                    amount in a second currency;  
31                    automatically [store] storing the derived transaction  
32                    amount in the second currency; and  
33                    automatically [store] storing the obtained historical ex-  
34                    change rate in an exchange rate table.

1            47. The computer program product of claim 44, further comprising computer  
2            program code, encoded on the medium, for controlling a processor to perform the  
3            operation of:

4                    [computer-readable program code devices configured to cause a com-  
5                    puter to generate] generating a report including the derived  
6                    transaction amounts in the second currency.

1            49. A computer program product [comprising a computer-usable medium  
2            having computer-readable code embodied therein] for generating a financial report  
3            including at least two transactions, comprising:

4                    a computer readable medium; and  
5                    computer program code, encoded on the medium, for controlling a  
6                    processor to perform the operations of:

7 [computer-readable program code devices configured to cause a  
8 computer to retrieve] retrieving a first transaction includ-  
9 ing a first date, a first transaction amount in a first cur-  
10 rency, and a first historical exchange rate for the first cur-  
11 rency, responsive to the first date;

12 [computer-readable program code devices configured to cause a  
13 computer to retrieve] retrieving a second transaction in-  
14 cluding a second date, a second transaction amount in a  
15 second currency, and a second historical exchange rate  
16 for the second currency, responsive to the second date;

17 [computer-readable program code devices configured to cause a  
18 computer to] automatically applying the first historical  
19 exchange rate to the first transaction to obtain a first con-  
20 verted amount in a home currency;

21 [computer-readable program code devices configured to cause a  
22 computer to] automatically applying the second histori-  
23 cal exchange rate to the second transaction to obtain a  
24 second converted amount in the home currency; and

25 [computer-readable program code devices configured to cause a  
26 computer to] outputting a report including the converted  
27 amounts in the home currency.



1           51. The computer program product of claim 49, wherein each transaction has  
2 a date, and wherein each of [the computer-readable program code devices config-  
3 ured to cause a computer to] obtaining a first exchange rate and obtaining a second  
4 exchange rate comprises [computer-readable program code devices configured to  
5 cause a computer to retrieve] retrieving an exchange rate from an exchange rate his-  
6 tory table responsive to the date of the transaction.

1           52. The [computer-implemented] computer program product of claim 49,  
2 wherein the report is selected from the group consisting of:  
3               a capital gains report;  
4               a transaction report; and  
5               an investment report.

1           53. A computer program product [comprising a computer-usable medium  
2 having computer-readable code embodied therein] for managing financial transac-  
3 tions, comprising:  
4               a computer readable medium; and  
5               computer program code, encoded on the medium, for controlling a  
6               processor to perform the operations of:  
7               [computer-readable program code devices configured to cause a  
8               computer to generate] generating an exchange rate table

9 for storing a plurality of historical exchange rates for a  
10 currency, each historical exchange rate corresponding to  
11 a time period; and  
12 [computer-readable program code devices configured to cause a  
13 computer to] presenting a user interface comprising a  
14 [screen for displaying] display of historical exchange rate  
15 information, the information comprising a plurality of  
16 exchange rates obtained from the exchange rate table;  
17 and  
18 automatically selecting a historical exchange rate from the ex-  
19 change rate table;  
20 automatically applying the selected historical exchange rate to a  
21 transaction; and  
22 wherein the transaction has a date, and wherein automatically select-  
23 ing the historical exchange rate comprises:  
24 responsive to the date of the transaction corresponding to a time  
25 period of one of the historical exchange rates, selecting  
26 the historical exchange rate having a time period corre-  
27 sponding to the date of the transaction; and  
28 responsive to the date of the transaction not corresponding to a  
29 time period of one of the historical exchange rates, select-

30 ing the historical exchange rate having the most recent  
31 time period among available historical exchange rates  
32 having time periods prior to the date of the transaction.

1 56. A computer program product [comprising a computer-usable medium  
2 having computer-readable code embodied therein] for presenting a user interface for  
3 applying exchange rates to financial transactions, comprising:

4 a computer readable medium; and  
5 computer program code, encoded on the medium, for controlling a  
6 processor to perform the operations of:

7 [computer-readable program code devices configured to cause a  
8 computer to] presenting a first user interface element for  
9 receiving user entry of [entering] a financial transaction  
10 including a date; and

11 [computer-readable program code devices configured to cause a  
12 computer to] presenting a second user interface element  
13 for:

14 displaying a default value for an exchange rate;  
15 receiving at least one of user entry of and user selection  
16 of [entering] an exchange rate for the financial  
17 transaction;

18 wherein the default value for the exchange rate is determined by:

19 responsive to the date of the financial transaction corresponding to a  
20 time period of a historical exchange rate from a stored plurality  
21 of historical exchange rates, retrieving the historical exchange  
22 rate having a time period corresponding to the date of the fi-  
23 nancial transaction; and

24 responsive to the date of the financial transaction not corresponding to  
25 a time period of a historical exchange rate from the stored plu-  
26 rality of historical exchange rates, retrieving the historical ex-  
27 change rate having the most recent time period among available  
28 historical exchange rates having time periods prior to the date  
29 of the financial transaction.